

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Barbara Ann Robinson  
 Arthur Lee Robinson  
 Debtors

Case No. 14-17029-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.  
 db/jdb

+Barbara Ann Robinson, Arthur Lee Robinson, 1322 St. Vincent Street,  
 Philadelphia, PA 19111-4218  
 13463093 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 14249149 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,  
 Greenville, SC 29603-0826  
 13383311 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366  
 13392925 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3Fl  
 13379402 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495  
 13450858 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

E-mail/Text: megan.harper@phila.gov Nov 09 2019 03:22:45 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 09 2019 03:22:05  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 09 2019 03:22:18 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13390783 EDI: GMACFS.COM Nov 09 2019 07:58:00 Ally Financial serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 13398735 +EDI: CBSAAFES.COM Nov 09 2019 07:58:00 Army & Air Force Exchange Services,  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 13421043 E-mail/Text: bankruptcy@wsfsbank.com Nov 09 2019 03:21:25 Beneficial Bank,  
 1818 Market Street, 8th floor, Philadelphia, PA 19103  
 13479819 +E-mail/Text: megan.harper@phila.gov Nov 09 2019 03:22:45  
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,  
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
 13456575 +EDI: CRFRSTNA.COM Nov 09 2019 07:58:00 Credit First NA, PO Box 818011,  
 Cleveland, OH 44181-8011  
 13386181 +EDI: TSYS2.COM Nov 09 2019 07:58:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13465065 EDI: PRA.COM Nov 09 2019 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13434010 +EDI: WFFC.COM Nov 09 2019 07:58:00 Wells Fargo Bank, NA, 1 Home Campus MAC X2303-01A,  
 Des Moines, IA 50328-0001

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Wells Fargo Bank, N.A. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com),  
[ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)  
 ALEXANDRA T. GARCIA on behalf of Creditor WELLS FARGO BANK, N.A. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com),  
[ecfmail@ecf.courtdrive.com](mailto:ecfmail@ecf.courtdrive.com)

District/off: 0313-2

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Form ID: 3180W

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

ANDREW F GORNALL on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
ANN E. SWARTZ on behalf of Defendant WELLS FARGO BANK N.A. ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor WELLS FARGO BANK, N.A. ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Wells Fargo Bank, N.A. ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
GEORGETTE MILLER on behalf of Joint Debtor Arthur Lee Robinson info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi  
llerlaw.com  
GEORGETTE MILLER on behalf of Plaintiff Barbara Ann Robinson info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi  
llerlaw.com  
GEORGETTE MILLER on behalf of Debtor Barbara Ann Robinson info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi  
llerlaw.com  
GEORGETTE MILLER on behalf of Plaintiff Arthur Lee Robinson info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi  
llerlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KARINA VELTER on behalf of Creditor Wells Fargo Bank, N.A. amps@manleydeas.com  
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com  
MARISSA M. O'CONNELL on behalf of Creditor City of Philadelphia marissa.o'connell@phila.gov,  
karena.blaylock@phila.gov  
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,  
karena.blaylock@phila.gov  
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 18

Information to identify the case:			
Debtor 1	<b>Barbara Ann Robinson</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Arthur Lee Robinson</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-17029-amc</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara Ann Robinson

Arthur Lee Robinson

11/7/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**